

**Remarks/Arguments:**

Claims 52, 53, 61 and 62 are pending. All claims stand rejected. Applicant respectfully requests that the claims be reconsidered in view of the following.

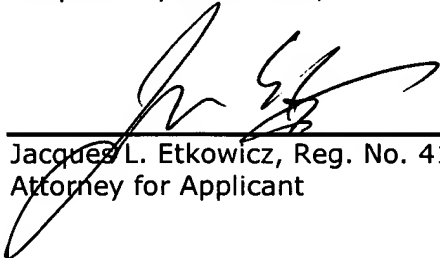
Applicant wishes to thank the Examiner for the courtesy extended to applicant's representative during the telephone interview of December 23, 2002. During that interview claim 52 was discussed with respect to the formality rejections. The Examiner requested that applicant formally file a response for reconsideration of the claims.

**CLAIM REJECTIONS UNDER 35 U.S.C. §112**

The Office Action, at page 2 paragraph 5 sets forth "claims 52 and 61-62 are rejected under 35 U.S.C. 112, second paragraph." Specifically, the Office Action finds that "the claimed invention fails to recite any step that require or make use of the [electronic commerce] terminal as recited in the preamble," "the accounts held by the user have not been defined in any of previous step a) – e)," "steps including communication of account information and funds transfer request must be positively recited," and "the claimed invention fails to identify the first form and the second form of ID." Applicants have amended claim 52 to correct these errors. Some additional amendments have been made to clarify the claim language. Therefore applicant respectfully requests that the rejection of claim 52 under 35 U.S.C § 112 be withdrawn and the claims allowed.

In view of the amendments and remarks set forth above, Applicant respectfully submits that claims 52, 53, 61 and 62 are in condition for allowance and early notification to that effect is earnestly solicited. Reconsideration and allowance of all pending claims is respectfully requested.

Respectfully submitted,



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